

**Information to identify the case:**

Debtor 1	<b>Nancy Jane Reed-Gates</b>		Social Security number or ITIN <b>xxx-xx-6568</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN <b>-----</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-70613-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nancy Jane Reed-Gates  
dba All About You

12/19/18

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Nancy Jane Reed-Gates  
 Debtor

Case No. 18-70613-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 33

Date Rcvd: Dec 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2018.

db +Nancy Jane Reed-Gates, 413 West Locust Street, Clearfield, PA 16830-1611  
 tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270  
 14907551 +All Tran Financial, LP, P.O. Box 610, Sauk Rapids, MN 56379-0610  
 14907552 +Atlantic Broadband, 669 E. Main St., Bradford, PA 16701-1816  
 14907554 Capital Management Services, LP, 698.5 S. Ogden St., Buffalo, NY 14206  
 14907556 +Cavalry SPV I, LLC, c/o Apotheker Scian, PC, P.O. Box 5496, Mt. Laurel, NJ 08054-5496  
 14907561 +Diversified Adjustment Service, Inc., P.O. Box 32145, Fridley, MN 55432-0145  
 14907563 +Friday Gas & Oil, P.O. Box 84, Byrnemeadle, PA 15827-0084  
 14907566 +KML Law Group, PC, 5000 BNY Mellon Independence Center, 701 Market St., Philadelphia, PA 19106-1538  
 14907565 +Kathy Tornatore, 146 Gnome Ln., Centre Hall, PA 16828-8911  
 14907568 +NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099  
 14907567 +National Payment Center, U.S. Department of Education, P.O. Box 105028, Atlanta, GA 30348-5028  
 14907571 +Pressler, Felt & Warshaw, 7 Entin Rd., Parsippany, NJ 07054-5020  
 14907572 +Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577  
 14907573 +Radius Global Solutions, LLC, P.O. Box 390846, Minneapolis, MN 55439-0846  
 14907574 +Radius Global Solutions, LLC, P.O. Box 390900, Minneapolis, MN 55439-0990  
 14907576 +Reed Brothers, 9531 Clearfield Curwensville Hwy., Clearfield, PA 16830-3521

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 20 2018 02:32:29 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 14907553 EDI: BANKAMER.COM Dec 20 2018 07:28:00 Bank of America, P.O. Box 982238, El Paso, TX 79498  
 14907555 +EDI: CAPITALONE.COM Dec 20 2018 07:28:00 Capital One Bank, USA, NA, 10700 Capital One Wy/, Richmond, VA 23060-9243  
 14907558 +EDI: WFNNB.COM Dec 20 2018 07:28:00 Comenity Bank - Peebles, P.O. Box 182789, Columbus, OH 43218-2789  
 14907559 +EDI: CONVERGENT.COM Dec 20 2018 07:28:00 Convergent Outsourcing, P.O. Box 9004, Renton, WA 98057-9004  
 14907560 +E-mail/Text: Supportservices@receivablesperformance.com Dec 20 2018 02:33:22 Dish Network, c/o Receivables Performance, 20816 44th Ave. W., Lynnwood, WA 98036-7744  
 14907562 +E-mail/Text: data\_processing@fin-rec.com Dec 20 2018 02:32:09 Financial Recovery Services, Inc., P.O. Box 385908, Minneapolis, MN 55438-5908  
 14907564 +EDI: IRS.COM Dec 20 2018 07:28:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, Pennsylvania 19101-7346  
 14907569 +EDI: AGFINANCE.COM Dec 20 2018 07:28:00 OneMain Financial, P.O. Box 1010, Evansville, IN 47706-1010  
 14907570 EDI: PRA.COM Dec 20 2018 07:28:00 Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541  
 14907575 +E-mail/Text: Supportservices@receivablesperformance.com Dec 20 2018 02:33:22 Receivables Performance Management, LLC, P.O. Box 1548, Lynnwood, WA 98046-1548  
 14907577 +EDI: RESURGENT.COM Dec 20 2018 07:28:00 Resurgent Capital Services, P.O. Box 1269, Greenville, SC 29602-1269  
 14907578 EDI: USBANKARS.COM Dec 20 2018 07:28:00 U.S. Bank, P.O. Box 108, St. Louis, MO 63166  
 14907581 E-mail/Text: vci.bkcy@vwcredit.com Dec 20 2018 02:32:52 Volkswagen Credit, P.O. Box 3, Hillsboro, OR 97123  
 14907580 +EDI: VERIZONCOMB.COM Dec 20 2018 07:28:00 Verizon, 500 Technology Dr., Ste. 550, Weldon Spring, MO 63304-2225  
 14907579 +EDI: VERIZONCOMB.COM Dec 20 2018 07:28:00 Verizon, P.O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
 14907557 Citibank, NA, c/o Crown Asset Management, LLC  
 aty\* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-7

User: admin  
Form ID: 318

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Total Noticed: 33

Date Rcvd: Dec 19, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2018 at the address(es) listed below:

Donald M. Hahn on behalf of Debtor Nancy Jane Reed-Gates dhahn@nittanylaw.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com,  
mmh@nsslawfirm.com;pa73@ecfcbis.com  
Lisa M. Swope lms@nsslawfirm.com, mmh@nsslawfirm.com;pa73@ecfcbis.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5